

UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF NEW YORK (POUGHKEEPSIE)

TRANSCRIPT OF ZOOM HEARING  
BEFORE THE HONORABLE CECELIA G. MORRIS  
UNITED STATES BANKRUPTCY JUDGE

### Hearing on:

12 Doc #28 Notice of Adjournment of Hearing re: Notice of  
13 Hearing to consider the Letter Requesting Dismissal of Case  
Filed by Zhanghui Fang (related document(s)21); Hearing not  
held and adjourned to 11/19/2019 at 09:30 AM at Poughkeepsie  
Courthouse - 355 Main Street (DuBois, Linda).

15 Doc #21 Letter Requesting Dismissal of Case Filed by Zhanghui  
Fanq. (DuBois, Linda)

16 Doc #29 Notice of Adjournment of Hearing re: Opposition  
17 (related documents 21 and 22) (related document(s)21) filed  
18 by Thomas W. Bauer on behalf of McChesney Emanuel; Hearing  
not held and adjourned to 11/19/2019 at 09:30 AM at  
Poughkeepsie Courthouse - 355 Main Street (DuBois, Linda).

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25 Proceedings recorded by electronic sound recording:  
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1 APPEARANCES:

2 For the Debtor:

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42 Catharine Street  
Poughkeepsie, New York 12601

3  
4 For the Chapter 13  
5 Trustee:

Dennis Jose, Esquire  
DENNIS JOSE, ESQUIRE  
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6  
7  
8 ALSO APPEARING:9  
10 In Propria Persona:

Fang Zhanghui, Pro Per  
11  
12 Mr. Roble

13  
14  
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1 (Proceedings commenced at 11:06 a.m.)

2 THE COURT: 19-35944, McChesney Emanuel.

3 MR. BAUER: Good morning, Your Honor.

4 Thomas Bauer for the debtor, who is approaching  
5 counsel table.

6 THE COURT: Is Ms. Saltz in the courtroom?

7 THE CLERK: She was in the hall a moment ago.

8 THE COURT: She's in the hall?

9 Okay. Very good.

10 McChesney Emanuel.

11 Restate your name for me.

12 MR. BAUER: Thomas Bauer for the debtor and the  
13 debtor is in the courtroom.

14 THE COURT: Okay.

15 Yes, sir?

16 MR. ZHANGHUI: Hi, my name is Zhanghui. I'm one  
17 of the creditors in this case.

18 THE COURT: Very good.

19 MR. JOSE: Dennis Jose for the Chapter 13 Trustee,  
20 Judge.

21 THE COURT: Okay. And you, Mister --

22 MR. ZHANGHUI: Zhanghui.

23 THE COURT: And you -- who are you, again?

24 MR. ZHANGHUI: I'm, actually, I'm the creditor.  
25 I'm not a lawyer.

1                   THE COURT: Okay. Raise your right hand, please.  
2                   Do you solemnly swear the testimony you're about  
3 to give is the truth, the whole truth, and nothing but the  
4 truth?

5                   MR. ZHANGHUI: Yes, I do.

6                   THE COURT: State your full name.

7                   MR. ZHANGHUI: Zhanghui Fang.

8                   THE COURT: And your address, please?

9                   MR. ZHANGHUI: 127 Garth Road, Scarsdale, New  
10 York, 10583.

11                  THE COURT: Very good.

12                  And this is your letter asking for dismissal of  
13 this case; is that correct?

14                  MR. ZHANGHUI: Correct.

15                  THE COURT: And it seems that you say that you're  
16 owed over \$200,000; is that correct?

17                  MR. ZHANGHUI: Yeah, he owes me over \$200,000.

18                  THE COURT: Did -- okay. Did he borrow it himself  
19 or did his company borrow it?

20                  MR. ZHANGHUI: That's something I want to find  
21 out, maybe through the Court. He borrowed the money, saying  
22 to buy a commercial property under his company's name, called  
23 the Chez Technologies. And I have -- I don't know whether he  
24 truly used my money to buy the house or buy the property or  
25 not and I don't know whether he sold the property or not. I

1 can't tell for sure because based off his email  
2 communications, it sounds like he sold the property, but he  
3 promised me to pay me back upon the sale of the property and  
4 I never got paid back, you know, he never paid me back. And  
5 so I have to go to the Court to pursue, you know, just  
6 getting my money back. After --

7 THE COURT: Let me just slow you down for a moment  
8 and explain something.

9 MR. ZHANGHUI: All right.

10 THE COURT: Most often in the courts, we all wear  
11 different hats. I'm a mother. I'm a judge. I'm a friend.  
12 I'm a sister.

13 MR. ZHANGHUI: Uh-huh.

14 THE COURT: I'm a daughter.

15 And you, too, wear different hats. And one of the  
16 things we have are different entities. You have a corporate  
17 entity and an individual entity.

18 MR. ZHANGHUI: Right.

19 THE COURT: And even if your documents, you said  
20 that he was -- it was Chez Technologies that, basically, you  
21 invested in; is that correct?

22 MR. ZHANGHUI: No, it was not an investment.

23 He borrowed the money from me and he claimed to  
24 use the money to buy some property.

25 THE COURT: Do you have any written documentation?

1 MR. ZHANGHUI: Yes, I do.

2 THE COURT: Put it right there so I can see it.

3 MR. ZHANGHUI: All right.

4 THE COURT: You put it there as if you're reading  
5 it --

6 MR. ZHANGHUI: Sure.

7 THE COURT: -- then I can see it.

8 MR. ZHANGHUI: Right here?

9 THE COURT: Uh-huh. But put it as if you would  
10 read it.

11 MR. ZHANGHUI: Okay. So --

12 THE COURT: Okay. I see that.

13 MR. ZHANGHUI: So he asked me to --

14 THE COURT: Go through every page very slowly.

15 MR. ZHANGHUI: Sure.

16 So it's a 5 percent note.

17 THE COURT: And it's Mr. Emanuel's letterhead?

18 MR. ZHANGHUI: Yes, he's the creditor -- I mean,  
19 the debtor on this case.

20 And as you can see -- how do I -- oh, yeah, here  
21 we go -- so you can see that. So, he is borrowing the money  
22 from me to buy the property at 535 Route 52, Fishkill, New  
23 York.

24 THE COURT: Uh-huh.

25 MR. ZHANGHUI: And that was the purpose --

1                   THE COURT: Okay.

2                   MR. ZHANGHUI: -- of him borrowing money from me.

3                   THE COURT: And the second page?

4                   MR. ZHANGHUI: And the second page, it is  
5 basically, you know, it's a six-month note, so he would pay  
6 me back by --

7                   THE COURT: And who is Michelle Wayne (phonetic)?

8                   MR. ZHANGHUI: Michelle is actually one of my  
9 assistants. I'm originally from China, so I, you know, I  
10 actually traveled 20 hours back from China just to attend  
11 this hearing.

12                  THE COURT: Okay.

13                  MR. ZHANGHUI: This is very important for me.

14 It's my personal money. I don't want to just lose it.

15                  THE COURT: Sure. Okay.

16                  MR. ZHANGHUI: So, yeah, Michelle is my assistant.  
17 She's basically --

18                  THE COURT: And you're in Beijing?

19                  MR. ZHANGHUI: Actually, I spend more time in  
20 Shanghai than Beijing, but I have some business in Beijing,  
21 as well.

22                  THE COURT: Okay. Next page?

23                  MR. ZHANGHUI: So let me go to the next page.

24                  Yeah, so this next page basically says --

25                  THE COURT: That's okay. Just go to the next

1 page. I just want to see it as a quick glance right now.

2 And that's the signature page?

3 MR. ZHANGHUI: Right.

4 THE COURT: Okay.

5 MR. ZHANGHUI: And I have one more page I would  
6 like to --

7 THE COURT: No, that's sufficient for me.

8 MR. ZHANGHUI: Okay.

9 THE COURT: If you'll just sit down for a moment  
10 now --

11 MR. ZHANGHUI: Sure.

12 THE COURT: -- and listen to Mr. Bauer.

13 MR. ZHANGHUI: All right.

14 THE COURT: Mr. Bauer?

15 MR. BAUER: Your Honor, the debtor doesn't dispute  
16 that he owes Mr. Fang the money --

17 THE COURT: Yeah, it's a secured debt.

18 MR. BAUER: -- in fact, there's a judgment in  
19 State Court and it was listed --

20 THE COURT: Right. Right.

21 MR. BAUER: -- on the debtor's petition as a  
22 personal loan.

23 THE COURT: Right. Well, it's a secured debt, it  
24 looks like.

25 MR. BAUER: And it is a secured debt and there

1 would be a mortgage on whatever property Mr. Fang is saying  
2 is in his note --

3 THE COURT: That's not necessarily true.

4 MR. BAUER: -- so I don't --

5 THE COURT: Just because a mortgage hasn't been  
6 filed doesn't make it an unsecured debt. So that's a  
7 different story, but that's -- it's not -- it's still a  
8 secured debt.

9 MR. BAUER: It's the debtor's contention, with  
10 respect to the allegations made -- the allegations made is  
11 that Mr. Emanuel did not list the corporation on his  
12 schedules or statement of financial affairs. The corporation  
13 is actually owned by the debtor's wife.

14 Number two, the corporation hasn't done  
15 business --

16 THE COURT: But this is an individual debt by this  
17 individual to this individual, so he might have filed a claim  
18 for unsecured, but I think it may be a claim for secured.

19 MR. BAUER: I don't think that's --

20 THE COURT: And since we have a *pro se* creditor,  
21 you would know better than I do, or as much as I do, that we  
22 treat this --

23 MR. BAUER: Whether it's secured or unsecured --

24 THE COURT: -- and what I have is a motion, yeah.

25 MR. BAUER: -- yeah, I think that's irrelevant to

1 our argument. Our argument is, basically, the corporation  
2 hasn't existed since 2017.

3 THE COURT: It's not the corporation; it's an  
4 individual debt.

5 Mr. Fang?

6 MR. ZHANGHUI: Zhanghui.

7 THE COURT: Zhanghui. It's -- okay.

8 You really do not want this case dismissed.

9 MR. ZHANGHUI: Correct.

10 THE COURT: You want it to stay in this court?

11 MR. ZHANGHUI: Correct. I want to at least find  
12 out what happened to the --

13 THE COURT: Please stand when you speak to me.

14 MR. ZHANGHUI: Oh, I'm so sorry.

15 THE COURT: Thank you.

16 MR. ZHANGHUI: Sorry.

17 THE COURT: Okay. Well --

18 MR. ZHANGHUI: If I could add a few more?

19 THE COURT: Sure, you can.

20 MR. ZHANGHUI: Okay. So what really puzzled me so  
21 much, and I suspect that the debtor is hiding money from  
22 me --

23 THE COURT: Mr. Zhanghui --

24 MR. ZHANGHUI: Yes?

25 THE COURT: -- you -- with the amount of money you

1 have --

2 MR. ZHANGHUI: Right.

3 THE COURT: -- invested, you need a lawyer.

4 MR. ZHANGHUI: Yes.

5 THE COURT: All right.

6 MR. ZHANGHUI: I spent, just to get my money back  
7 through the court process, I already spent close to \$20,000,  
8 you know, with the legal fees. And I just felt that --

9 THE COURT: Okay. Well, let me ask you one thing.  
10 Do you think he sold this collateral without paying you?

11 MR. ZHANGHUI: Correct.

12 And I want to find out where the money went. I  
13 want to find out how he spent -- you know, basically, I just  
14 want to know where the money went. And it doesn't make any  
15 sense to me within a little over a year, he could spend  
16 \$380,000. And now he, just a couple months in, he filed  
17 personal bankruptcy. To me, that doesn't make any sense.

18 And, also, if I could add just one more? You  
19 know, he, Mr. Emanuel said through the, I guess, the legal  
20 sort of documents, you know, he filed with his legal counsel,  
21 the company Chez Technologies didn't exist in -- since 2010.  
22 But he asked me to wire the money. I have all the written  
23 documents, evidence.

24 THE COURT: I don't think there's any controversy  
25 that -- there is no controversy that the money was given.

1                   MR. ZHANGHUI: Okay. The money was wired to his  
2 company account in 2012. So I think that this really, I  
3 think what he was trying to say is the company didn't exist.

4                   So I have, you know, again, the --

5                   THE COURT: You've given me a lot of information  
6 and it's honestly not in a legal form.

7                   MR. ZHANGHUI: Because this is legal process was  
8 done in Manhattan. We had it done through the whole process  
9 in Manhattan through -- I don't know -- two years -- almost  
10 two years in the process.

11                  THE COURT: Do you know when the property was  
12 sold?

13                  MR. BAUER: I believe Mr. Creditor [sic] is  
14 talking about the judgment that was entered.

15                  MR. ZHANGHUI: There was a judgment entered.

16                  MR. BAUER: Yes. Yeah, and the debtor doesn't  
17 dispute that. We had Mr. Creditor listed on his petition.

18                  And the letter to the Court is addressed,  
19 basically, Mr. Emanuel didn't list the corporation as  
20 something he's owned.

21                  THE COURT: Well, he's saying -- just so you  
22 know --

23                  MR. ZHANGHUI: Yeah?

24                  THE COURT: -- Mr. Bauer is saying that you are a  
25 creditor of Mr. Emanuel. So you are owed money through this

1 bankruptcy.

2 MR. BAUER: Absolutely.

3 MR. ZHANGHUI: I understand that. That's, you  
4 know, what's given --

5 THE COURT: And what you're, then, saying, though,  
6 is there's an asset that hasn't been listed?

7 MR. ZHANGHUI: I think that there's either, he's  
8 hiding money from me, from us, from the Court, or he has  
9 conducted, maybe, fraudulent activities, which I want to find  
10 out.

11 THE COURT: Well, let's all go back to this  
12 property in Fishkill.

13 MR. ZHANGHUI: Sure.

14 THE COURT: You say that was sold?

15 MR. ZHANGHUI: I believe it was sold. He told me  
16 it was sold and I have the document. I can --

17 THE COURT: Put it right there.

18 MR. ZHANGHUI: So this is the document that he  
19 sent to me in, I think in, like, 2016 and he started, you  
20 know, making the sale. In --

21 THE COURT: But do you know it was sold?

22 MR. ZHANGHUI: I believe it was sold. I -- he  
23 didn't -- he was not telling the truth anymore to me, so I  
24 wanted to find out, you know, sort of the process.

25 And he -- also, I have a letter, if you don't

1 mind --

2 THE COURT: Mr. Jose, did you happen to see if  
3 this property was listed on the schedules or was it a --

4 MR. JOSE: We didn't, Judge. We come in here just  
5 to get the information as --

6 THE COURT: Yeah, I am, too. I'm trying to learn.

7 MR. BAUER: This property, for the record --

8 THE COURT: Yes, Mr. Bauer?

9 MR. BAUER: -- this property was not listed on the  
10 debtor's petition.

11 THE COURT: Because it's part of the corporation?

12 MR. BAUER: Either it was owned by the corporation  
13 or the debtor didn't have it.

14 THE COURT: It was sold already?

15 Well, he said in that, that it -- okay. Because  
16 it was -- he loaned the money individually to Mr. Emanuel.

17 MR. BAUER: If it was sold, it was sold over two  
18 years before the petition was filed and wouldn't have been  
19 required to be listed on the petition as a transfer within  
20 two years.

21 I've had an opportunity to speak to the Trustee's  
22 Office. Before confirmation, this issue came up and  
23 Mr. Emanuel did list his consulting business. That was a  
24 question.

25 The question was, was there income still derived

1 from the corporation that needs to be listed on Schedule I?

2 And the answer is no.

3 THE COURT: But this isn't a corporation. He  
4 loaned the money to a piece of property and you don't know  
5 whether or not it was sold, Mr. Bauer --

6 MR. BAUER: I believe it was sold.

7 THE COURT: -- that belongs to this individual?

8 MR. BAUER: I believe it was sold over two years  
9 before the petition was filed.

10 THE COURT: But the money was not given over to  
11 this creditor?

12 MR. BAUER: Maybe not.

13 MR. ZHANGHUI: And if you could, Your Honor --

14 MR. BAUER: My client is informing me it was a

Emanuel made a false statement.  
It was not a forced sale.  
Please see the Closing Statement and Contract of Sale  Real Property.  
Emanuel was the only seller and willing seller. All the purchase money was distributed to Emanuel and his real estate agent but no one else.

15 forced sale   
16 THE COURT: What do you mean by that?

17 MR. EMANUEL: It was just to pay off the, it was a  
18 (indiscernible) mortgage --

19 MR. BAUER: When the property was sold, the

20 mortgage securing the property was paid.

Emanuel made another false statement. There was no other mortgage that he paid. See attached Closing Statement.  
Emanuel took all the money to himself instead of paying back the secured note.

21 THE COURT: Including this gentleman's mortgage?

22 MR. EMANUEL: He didn't have a mortgage.

23 MR. BAUER: This gentleman didn't have a mortgage  
24 on the property.

25 THE COURT: But he had a note on the property.

1                   MR. BAUER: There's a note, but there's no  
2 mortgage. And in New York State --

3                   THE COURT: It is a secured debt.

4                   MR. BAUER: That may be true, but if there's no  
5 mortgage filed in the County...

6                   MR. ZHANGHUI: In addition to, Your Honor, in  
7 addition to that, I just also want to present to you, once I  
8 started getting nervous because he was not paying me back, I  
9 asked him to come to the law office in New York, I mean, in  
10 actually, in Queens and he agreed to pay me back of the sale  
11 proceeds of this property just, you know, again, confirming  
12 what was written on the note.

13                  THE COURT: So he has a secured debt.

14                  MR. BAUER: Right.

15                  MR. ZHANGHUI: And it was very clearly stated that  
16 he is the 100 percent, he's the sole beneficiary owner of  
17 this real estate at 535 Route 52 Fishkill. And he said the  
18 undersigned agreed to pay the full amount of the debt to the  
19 creditor as a first priority directly out of the sale  
20 proceeds of the property and the closing of the sale  
21 transaction.

22                  And then he never did, and just to me, it's a  
23 fraudulent --

24                  THE COURT: Okay. I need evidence of when this  
25 was sold.

1                   Mr. Jose?

2                   MR. JOSE: Your Honor, I think at this point in  
3 time, the creditor clearly has a lot of options, 2004, and  
4 I'm not going to go through (indiscernible), but I think he  
5 desperately needs counsel to proceed.

6                   THE COURT: You desperately -- Mr. Jose is right,  
7 you really need U.S. counsel.

8                   MR. ZHANGHUI: Yeah, I need --

9                   THE COURT: Because I do think you have some  
10 rights and we want to make sure those rights are preserved.

11                  MR. ZHANGHUI: I appreciate that.

12                  THE COURT: And what we're going to do, though, is  
13 deny the dismissal of this case, because you want to be in  
14 this court. We're the better court to be in.

15                  MR. ZHANGHUI: Okay. I -- without understanding a  
16 lot of things, but I trust that this Court will give me the  
17 chance to discover to find out what happened to the money  
18 that I loaned to him. What happened to the money he --

19                  THE COURT: Well, there's still something going  
20 on.

21                  MR. ZHANGHUI: Sure.

22                  THE COURT: If we have a proven, undisclosed  
23 asset, then there will be a dismissal.

24                  Mr. Bauer?

25                  MR. BAUER: Just to be clear, on the bankruptcy

1 petition, transfers, are to be listed within two years of  
2 filing the bankruptcy petition. So if the debtor did --

3 THE COURT: We're adjourning this --

4 MR. BAUER: -- clearly own --

5 THE COURT: -- for you to get counsel, for you to  
6 get an attorney to help us deal with this.

7 MR. ZHANGHUI: Okay. And I also --

8 THE COURT: So, I'm not denying your motion right  
9 now. You need to get counsel.

10 MR. ZHANGHUI: Okay. I will do it.

11 I also just want to add that, you know, every  
12 penny, every dollar that I loaned to him is really -- I made,  
13 I earned, you know, every penny a very hard way. It's not  
14 easy money that I got from out of the blue.

15 THE COURT: Just so you know, almost everybody in  
16 this courtroom feels the same way.

17 MR. ZHANGHUI: Okay. I understand that.

18 So, just (indiscernible) --

19 THE COURT: And what your attorney is going to  
20 help do is find -- you need to find an attorney and what  
21 they're going to help do is find out when this property was  
22 sold, what it was sold for, why -- what's going on about it.

23 MR. ZHANGHUI: But I think my legal counsel  
24 wouldn't be able to find --

25 THE COURT: Yes, it's --

1                   MR. ZHANGHUI: -- to discover the money, where he  
2 distributed the money to. I want to find out where did he  
3 send the money to. I think that he's hiding the money from  
4 me.

5                   MR. BAUER: My client is acknowledging that it was  
6 sold in 2017 and it was over two years from the petition  
7 date. It's not something that would be scheduled on the  
8 petition as a transfer.

9                   MR. ZHANGHUI: Sorry to interrupt.

10                  THE COURT: The lawyer will find it out. The  
11 lawyer representing this creditor.

12                  So, please, find yourself counsel.

13                  MR. ZHANGHUI: Okay.

14                  THE COURT: So --

15                  MR. ZHANGHUI: And I think this is all carefully  
16 designed by the debtor, because he was talking about two  
17 years before --

18                  THE COURT: You have brought something up that the  
19 debtor is going to have to prove --

20                  MR. ZHANGHUI: Okay.

21                  THE COURT: -- to me that it was sold two years  
22 before. Mr. Bauer, the debtor's counsel will look at that  
23 very carefully himself and he will look at the County records  
24 and make sure that it was there.

25                  MR. BAUER: I believe I have a closing

1 statement --

2 THE COURT: Okay.

3 MR. BAUER: -- but I don't have it with me.

4 THE COURT: That'll be perfect.

5 So you need to get representation and I'm -- when  
6 are you going back to China?

7 MR. ZHANGHUI: My flight is scheduled for next  
8 Tuesday. If I have to --

9 THE COURT: Okay. If you --

10 MR. ZHANGHUI: -- I will fly back.

11 THE COURT: No.

12 Well, you try to find counsel, because once you  
13 have legal counsel -- and your English is excellent --

14 MR. ZHANGHUI: Oh, thank you. I appreciate that.

15 THE COURT: -- once you find legal counsel, the  
16 legal counsel can come to court for you, which is possibly  
17 cheaper than flying back and forth from China.

18 I know it's easier on the body. I, too, have  
19 flown from JFK to Shanghai and I understand.

20 MR. ZHANGHUI: Yes, it's 14 hours of flying.

21 THE COURT: I know it is; it's long.

22 MR. ZHANGHUI: It's just that I felt that me being  
23 here, being with the person, talking to the person owing  
24 them, I felt I just wanted to find out the truth. What  
25 happened to the money and --

1                   THE COURT: Okay. What --

2                   MR. ZHANGHUI: -- where did he send the money to  
3 after he sold the house?

4                   THE COURT: And just let me explain something  
5 about court systems.

6                   MR. ZHANGHUI: Sure.

7                   THE COURT: What you're asking normally does not  
8 happen in a courtroom.

9                   MR. ZHANGHUI: Okay.

10                  THE COURT: It is called "discovery."

11                  MR. ZHANGHUI: All right.

12                  THE COURT: And an attorney knows how to do that.

13                  MR. ZHANGHUI: Okay.

14                  THE COURT: Mr. Roble (phonetic), did you help him  
15 file a proof of claim?

16                  MR. BAUER: Uh-huh. Yes, he did, Your Honor.

17                  THE COURT: Excuse me?

18                  MR. ROBLE: I just wanted to say hello and I met  
19 with this fine gentleman. I don't know whether I --

20                  THE COURT: Okay. I think it would be nice if you  
21 met with him again just to talk to him.

22                  MR. ROBLE: (Indiscernible.)

23                  THE COURT: If you have not met Mr. Roble, meet  
24 Mr. Roble.

25                  MR. ROBLE: I think we have met.

1 MR. ZHANGHUI: I met him once, yes.

2 THE COURT: I need to adjourn it to January 28th.

3 That's a long time out.

4 MR. ZHANGHUI: January 28th?

5 THE COURT: Uh-huh.

6 But if you have representation and you're very  
7 comfortable with your representation, you probably will not  
8 need to return, but that's up to you.

9 Yes, sir?

10 MR. BAUER: Your Honor said the motion to dismiss  
11 had been denied?

12 THE COURT: I'm taking that back.

13 MR. BAUER: You're taking it back?

14 THE COURT: I'm taking it back.

15 MR. BAUER: Okay.

16 THE COURT: I'm taking it back on the record,  
17 because there'll be no order.

18 MR. BAUER: Okay. I will bring with me on  
19 January 28th a closing statement --

20 THE COURT: No, you're going to be talking to  
21 somebody else first. We're not going to need it at that  
22 point, at least I hope.

23 MR. BAUER: That would be wonderful.

24 THE COURT: Okay. Very good.

25 MR. BAUER: Thank you.

1                   THE COURT: Mr. Roble, just in case you know, you  
2 signed the claim.

3                   MR. ROBLE: Oh, I did?

4                   THE COURT: And it was an unsecured, when it could  
5 have been a secured, we think, but we don't know.

6                   MR. ROBLE: Okay. Thanks, Your Honor.

7                   (Proceedings concluded at 11:26 a.m.)

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## CERTIFICATION

2 I certify that the foregoing is a correct  
3 transcript from the electronic sound recording of the  
4 proceedings in the above-entitled matter to the best of my  
5 knowledge and ability.

6

7 | /s/ William J. Garling

October 8, 2024

8 | William J. Garling, CET 543

9 | Certified Court Transcriptionist

10 | For Reliable

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